

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/866,730 Confirmation No.: 7131  
Applicant : David Allen Hayes  
Filed : May 30, 2001  
Title : METHOD AND SYSTEM FOR PROVIDING AN ONLINE  
COLLECTIONS SERVICES MARKETPLACE  
TC/Art Unit : 3692  
Examiner: : Elda G. Milef  
  
Docket No. : 57792.000003  
Customer No. : 21967

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSIVE AMENDMENT UNDER 37 C.F.R. § 1.111**

Sir:

Responsive to the Office Action mailed December 27, 2007, please amend the above-captioned application as set forth below.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.